

IFW —



Applicants: **Rodriguez et al.**
Application No.: **10/733,838**
Publication No.: **US 2005-0131834 A1**
Filed: **December 11, 2003**
Publication Date: **June 16, 2005**
Title: **E-COMMERCE BY CHECK**

RECEIVED
JUL 20 2005
GROUP 3600

Group Art Unit: **3621**
Examiner: **James A. Reagan**

OP
Rn

THIRD-PARTY SUBMISSION OF PRIOR ART
IN A PUBLISHED APPLICATION
PER 37 C.F.R. § 1.99

To Whom It May Concern:

We submit the following patents or publications for consideration by the Office:

- **U.S. Patent Publication No. US 2005/0131768 A1, entitled “E-COMMERCE TRANSACTION AGGREGATION AND PROCESSING”, published June 16, 2005 to Rodriguez et al.;**
- **U.S. Patent Publication No. US 2005/0131820 A1, entitled “E-CHECK AND E-COMMERCE”, published June 16, 2005 to Rodriguez et al.;**
- **U.S. Patent Publication No. US 2005/0131834 A1, entitled “E-COMMERCE BY CHECK”, published June 16, 2005 to Rodriguez et al.;**
- **U.S. Patent No. 5,432,506, entitled “COUNTERFEIT DOCUMENT DETECTION SYSTEM”, issued July 11, 1995 to Chapman;**
- **U.S. Patent No. 5,010,485, entitled “APPARATUS, SYSTEM AND METHOD FOR CREATING CREDIT VOUCHERS USABLE AT POINT OF PURCHASE STATIONS”, issued April 23, 1991 to Bigari;**

07/15/2005 BABRAHA1 00000028 10733838

01 FC:1806

180.00 OP

- **U.S. Patent No. 6,036,344, entitled “SECURE CHECK PROCESSING SYSTEM AND METHOD”, issued March 14, 2000 to Goldenberg;**
- **U.S. Patent No. 6,282,523 B1, entitled “METHOD AND APPARATUS FOR PROCESSING CHECKS TO RESERVE FUNDS”, issued August 28, 2001 to Tedesco et al.;**

Enclosed is:

- A money order for \$180.00, which includes
 - the fee under 1.17(p) (\$180), and
 - Clean copies of all pertinent portions of patents / publications listed above
- A self-addressed postcard to acknowledge receipt

In accordance with 37 C.F.R. § 1.248(a)(4), a copy of this submission was transmitted on July 11, 2005 via first class mail to the Applicant's attorney or agent at the following correspondence address listed on the published application:

**IBM CORPORATION (JSS)
C/O SCHUBERT OSTERRIEDER & NICKELSON PLLC
6013 CANNON MOUNTAIN DRIVE, S14
AUSTIN, TX 78749**